

FORM B1		United States Bankruptcy Court <u>WESTERN</u> District of <u>NEW YORK</u>		Voluntary Petition																	
Name of Debtor (if individual, enter Last, First, Middle): Le, Chau Hong		Name of Joint Debtor (Spouse)(Last, First, Middle): Duong, Nga T																			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): NONE																			
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-5532		Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-5318																			
Street Address of Debtor (No. & Street, City, State & Zip Code): 211 Wilder Street ROCHESTER NY. 14611		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 211 Wilder Street ROCHESTER NY. 14611																			
County of Residence or of the Principal Place of Business: MONROE		County of Residence or of the Principal Place of Business: MONROE																			
Mailing Address of Debtor (if different from street address): SAME		Mailing Address of Joint Debtor (if different from street address): SAME																			
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE																					
Information Regarding the Debtor (Check the Applicable Boxes)																					
<p>Venue (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																					
<p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>			<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>																		
<p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>			<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>																		
<p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>																					
<p>Statistical/Administrative Information (Estimates only)</p> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>			THIS SPACE IS FOR COURT USE ONLY																		
Estimated Number of Creditors		1-15		16-49																	
		<input type="checkbox"/>		<input checked="" type="checkbox"/>																	
		<input type="checkbox"/>		<input type="checkbox"/>																	
		<input type="checkbox"/>		<input type="checkbox"/>																	
		<input type="checkbox"/>		<input type="checkbox"/>																	
		<input type="checkbox"/>		<input type="checkbox"/>																	
<p>Estimated Assets</p> <table> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
<p>Estimated Debts</p> <table> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <i>Chau Hong Le and Nga T Duong</i>	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Chau Hong Le Signature of Debtor</p> <p>X /s/ Nga T Duong Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) 1/23/2005 Date</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X /s/ Maroun G. Ajaka, Esq. 1/23/2005 Signature of Attorney for Debtor(s) Date</p>			
<p>Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?</p> <p><input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>			
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer Social Security Number Address</p>			
<p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual 1/23/2005 Date</p> <p>X Signature of Bankruptcy Petition Preparer Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____
 (if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption		Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C	J	
211 Wilder Street, Rochester , NY. 14611	Fee Simple		\$ 55,000.00	\$ 55,000.00
No continuation sheets attached		TOTAL \$ (Report also on Summary of Schedules.)	55,000.00	

In re Chau Hong Le and Nga T Duong

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
1. Cash on hand.		<i>Cash on hand</i> <i>Location: In debtor's possession</i>	J	\$ 35.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	<i>checking account at Bank of America/ Fleet Account No.: xxx9051</i> <i>2450 Ridge Rd. West</i> <i>Rochester, NY. 14626</i> <i>Location: In bank possession</i>	H	\$ 567.00
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.	X	<i>Normal furniture: Living Room; dinner room; kitchen appliances, (tools, pots and pants); coffee table; bed room including night stand, blankets and accessories; electronic appliances (TV, VCR, DVD, Stereo), Computer (PC, Printer, Moniter), Comp. desk and accesories).</i> <i>Location: In debtor's possession</i>	J	\$ 2,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Some kids movies, kids magazine</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
6. Wearing apparel.		<i>Normal clothing: few jackets, pants, shirts and shoes</i> <i>Location: In debtor's possession</i>	J	\$ 500.00
7. Furs and jewelry.		<i>Wedding Ring (1/4 karat diamond); Gold (nickels, earring)</i> <i>Watch for him (\$20.00) watch for her (\$25.00)</i> <i>Location: In debtor's possession</i>	J	\$ 300.00

In re *Chau Hong Le and Nga T Duong*

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401 K <i>Principal Financial Group</i> <i>Location: vested</i>	W	\$ 6,400.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		Toyota 1999 4Runner 60K <i>Location: In debtor's possession</i>	W	\$ 15,000.00

In re *Chau Hong Le and Nga T Duong*

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

In re *Chau Hong Le and Nga T Duong*

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states. 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
<i>211 Wilder Street</i>	<i>N.Y. Civ. Prac. Law and Rules</i> <i>§5206(a)</i>	\$ 0.00	\$ 55,000.00
<i>Cash on hand</i>	<i>N.Y. Banking Law §407</i>	\$ 35.00	\$ 35.00
<i>checking account at Bank of America/ Fleet</i>	<i>N.Y. Banking Law §407</i>	\$ 567.00	\$ 567.00
<i>Normal furniture: Living Room; dinner room; kitchen appliances,</i>	<i>N.Y. Civ. Prac. Law and Rules</i> <i>§5205(a) (5)</i>	\$ 2,200.00	\$ 2,200.00
<i>Some kids movies, kids magazine</i>	<i>N.Y. Civ. Prac. Law & Rules</i> <i>§5205(a) (2)</i>	\$ 50.00	\$ 50.00
<i>normal clothing: few jackets, pants, shirts and shoes</i>	<i>N.Y. Civ. Prac. Law and Rules</i> <i>§5205(a)</i>	\$ 500.00	\$ 500.00
<i>Wedding Ring ($\frac{1}{4}$ karat diamond); Gold (nickels, earring)</i>	<i>N.Y. Civ. Prac. Law and Rules</i> <i>§5205(a) (6)</i>	\$ 300.00	\$ 300.00
<i>401 K</i>	<i>N.Y. Insurance Law §4607</i> <i>N.Y. Debtor and Creditor Law</i> <i>§282(2) (e)</i>	\$ 6,400.00 \$ 0.00	\$ 6,400.00
<i>Toyota 1999 4Runner</i>	<i>N.Y. Debtor and Creditor Law §282</i>	\$ 0.00	\$ 15,000.00

In re Chau Hong Le and Nga T Duong

/ Debtor

Case No. _____

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral			Unsecured Portion, if any
			C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	
Account No: xxx3015		W 01/2003 <i>Purchase Money Security</i> <i>1999 Roarunner</i>			\$ 16,200.00	\$ 1,200.00
<i>Creditor # : 1</i> <i>ESL, Federal Credit Union</i> <i>100 Kings Higw. suite 1200</i> <i>ROCHESTER NY. 14617</i>		Value: \$ 15,000.00				
Account No: xxx5840	J	09/1997 <i>211 Wilder Street</i> <i>Rochester, Ny. 14611</i>			\$ 56,000.00	\$ 1,000.00
<i>Creditor # : 2</i> <i>HSBC Mortgage</i> <i>2929 Welden Avenue</i> <i>Depew NY. 14043</i>		Value: \$ 55,000.00				
Account No:						
		Value:				
Account No:						
		Value:				

No continuation sheets attached

	Subtotal \$	72,200.00
	(Total of this page)	
	Total \$	72,200.00

(Use only on last page. Report total also on Summary of Schedules)

In re *Chau Hong Le and Nga T Duong*

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re *Chau Hong Le and Nga T Duong*

/ Debtor

Case No.

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

7 continuation sheets attached

Subtotal \$

9,433.00

(Total of this page) 118

Total \$
(Subtotal)

(Report total also on Summary of Schedules)

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: xxx3653 <i>Creditor # : 4 Circuit City 9960 Maylands Drive Richmond VA. 23233</i>	W	5/2000 <i>Department Store Purchase</i>				\$ 1,700.00
Account No: xxx4877 <i>Creditor # : 5 Citi Financial 9205 B Midlothian Turnpike Richmond VA. 23235</i>	J	01/1998 <i>Credit Card Purchases</i>				\$ 2,050.00
Account No: xxx5619 <i>Creditor # : 6 Citi Financial 9205 B Midlothian Turnpike Richmond VA. 23235</i>	H	02/1998				\$ 2,200.00
Account No: xxx3126 <i>Creditor # : 7 Citi Financial 9205 B Midlothian Turnpike Richmond VA. 23235</i>	J	12/1998 <i>Credit Card Purchases</i>				\$ 9,500.00
Account No: xxxx0425 <i>Creditor # : 8 Citibank Master Card P.O. Box 6500 Sioux falls SD. 57117</i>	H	04/2003 <i>Credit Card Purchases</i>				\$ 7,300.00
Account No: xxxx8915 <i>Creditor # : 9 Citibank Visa P.O. Box 6500 Sioux falls SD. 57117</i>	H	12/1998 <i>Credit Card Purchases</i>				\$ 11,500.00

Sheet No. 1 of 7 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	34,250.00
Total \$ (Report total also on Summary of Schedules)	

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: xxx8915 <i>Creditor # : 10 Citibank Visa P.O. Box 6500 Sioux falls SD. 57117</i>	H--Husband W--Wife J--Joint C--Community	W 12/1998 <i>Credit Card Purchases</i>				\$ 5,600.00
Account No: xxx2216 <i>Creditor # : 11 Conseco Financial 2144 S 1150 E Bountiful UT. 84010</i>		W 4/2001 <i>Credit Card Purchases</i>				\$ 3,700.00
Account No: x1397 <i>Creditor # : 12 Credit First 6275 EastLand Road Brook park OH. 44142</i>		H 1/2000 <i>Credit Card Purchases</i>				\$ 1,200.00
Account No: xxxx0803 <i>Creditor # : 13 Cross Country Bank P.O. Box 10001 Huntington West Virginia 25770</i>		H 03/2003 <i>Credit Card Purchases</i>				\$ 800.00
Account No: <i>Representing: Cross Country Bank</i>		<i>Midland Credit Management 8875 Aero Dr. Suite 200 Santiago CA. 92123</i>				
Account No: xxx5058 <i>Creditor # : 14 Discover FIN P.O. Box 15316 Willmington DE. 19850</i>	J	J 5/1997 <i>Credit Card Purchases</i>				\$ 2,800.00

Sheet No. 2 of 7 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	14,100.00
Total \$	
(Report total also on Summary of Schedules)	

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____
 (if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: xxx 8025 <i>Creditor # : 15 Discover FIN P.O. Box 15316 Willmington DE. 19850</i>	W	9/1999				\$ 14,000.00
Account No: xxx9757 <i>Creditor # : 16 Eddie Bauer/Card processing Ce P.O. Box 9204 Old Bethpage NY. 11804</i>	H	11/2001 <i>Department Store</i>				\$ 420.00
Account No: xx0543 <i>Creditor # : 17 First Premier bank P.O. Box 5524 Sioux Falls SD. 57117</i>	W	2/2003 <i>Credit Card Purchases</i>				\$ 550.00
Account No: xxxx9641 <i>Creditor # : 18 First Premier bank P.O. Box 5524 Sioux Falls SD. 57117</i>	H	1/2002 <i>Credit Card Purchases</i>				\$ 500.00
Account No: xxx8142 <i>Creditor # : 19 First USA Bank 3 Christiana Road Willmington DE. 19801</i>	W	1/2000 <i>Credit Card Purchases</i>				\$ 2,000.00
Account No: xxx6712 <i>Creditor # : 20 Home Depot P.O. Box 1220 Miami FL. 33125</i>	H	4/2003 <i>Credit Card Purchases</i>				\$ 670.00
Sheet No. <u>3</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal \$ (Total of this page) Total \$ (Report total also on Summary of Schedules)	18,140.00

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						
<i>Representing:</i> <i>Home Depot</i>		<i>Asset Acceptance Corp. 28405 Vandyke Road Warren MI. 48093</i>				
Account No: xxx0055	H	<i>01/1998 Credit Card Purchases</i>				\$ 7,450.00
<i>Creditor # : 21 HouseHold Bank P.O. Box 8800 Baltimore MD. 21288</i>						
Account No: xxx8179	H	<i>12/2000</i>				\$ 475.00
<i>Creditor # : 22 Kaufmann's Dep. Store 300 Sheffield Cent. Lorain OH. 44055</i>						
Account No: 8018	W	<i>5/2001</i>				\$ 1,810.00
<i>Creditor # : 23 Kaufmann's Dep. Store 300 Sheffield Cent. Lorain OH. 44055</i>						
Account No: xxx5844	W	<i>01/1998 Department Store</i>				\$ 1,550.00
<i>Creditor # : 24 LORD & TAYLOR 424 5TH Avenue New York NY. 10018</i>						
Account No: xxx5194	H	<i>3/2003 Credit Card Purchases</i>				\$ 540.00
<i>Creditor # : 25 NCO Financial Services 177 W. Sentry PKWY Street Blue Bell PA 19422</i>						
Sheet No. 4 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
					Subtotal \$ (Total of this page)	11,825.00
					Total \$ (Report total also on Summary of Schedules)	

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
	H--Husband W--Wife J--Joint C--Community					
Account No: <i>Creditor # : 26 NY. State Affordable Housing 641 lexington Avenue New York NY. 10022</i>	J	9/1997 <i>housing Grant</i>				\$ 11,000.00
Account No: <i>Creditor # : 27 Providian Bank P.O. Box 9023 Pleasanton CA. 94566</i>	H	1/2003 <i>Credit Card Purchases</i>				\$ 3,900.00
Account No: <i>Representing: Providian Bank</i>		 <i>Palisades Collection 87 South Commerce Way BethLathem PA. 18017</i>				
Account No: <i>Creditor # : 28 Providian Bank P.O. Box 9023 Pleasanton CA. 94566</i>	H	4/1996 <i>Credit Card Purchases</i>				\$ 3,050.00
Account No: <i>Creditor # : 29 RG&E 89 East Avenue ROCHESTER NY. 14618</i>	H	1/2005 <i>Utility Bills</i>				\$ 600.00
Account No: <i>Creditor # : 30 Sears P.O. Box 34577 Louisville KY. 40232</i>	W	10/2003 <i>Department Store Purchase</i>				\$ 4,137.00

Sheet No. 5 of 7 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	22,687.00
Total \$	
(Report total also on Summary of Schedules)	

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						
<i>Representing:</i> Sears		<i>Sherman Acquisition 15 South Main Street Ste 700 Greenville SC. 29601</i>				
Account No: xxx3797	J	<i>7/1998 Department Store Purchase</i>				\$ 3,700.00
<i>Creditor # : 31 Sears P.O. Box 34577 Louisville KY. 40232</i>						
Account No: xxx6406	W	<i>10/2003</i>				\$ 4,200.00
<i>Creditor # : 32 Sears P.O. Box 34577 Louisville KY. 40232</i>						
Account No:						
<i>Representing:</i> Sears		<i>Arrow Financial Services 5996 West Touhy Avenue Niles IL. 60714</i>				
Account No: xxx4585	H	<i>11/1996 Credit Card Purchases</i>				\$ 909.00
<i>Creditor # : 33 Sears P.O. Box 34577 Louisville KY. 40232</i>						
Account No: xxx7366	H	<i>1/2002</i>				\$ 80.00
<i>Creditor # : 34 Sprint PCS P.O. Box 62071 Baltimore MD. 21264</i>						
Sheet No. <u>6</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
					Subtotal \$ (Total of this page)	8,889.00
					Total \$ (Report total also on Summary of Schedules)	

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: xxx8923 <i>Creditor # : 35 Target 1000 Nicollet Mall Minneapolis MN. 55403</i>	H--Husband W--Wife J--Joint C--Community	W 07/2002 <i>Department Store Purchase</i>				\$ 360.00
Account No: 437 <i>Creditor # : 36 The Credit Bureau Of Rochester P.O. Box 31131 ROCHESTER NY. 14603</i>	H	20/2004 <i>Medical Bills</i>				\$ 50.00
Account No: xxx6297 <i>Creditor # : 37 The Credit Bureau Of Rochester P.O. Box 31131 ROCHESTER NY. 14603</i>	W	11/2002 <i>Medical Bills</i>				\$ 176.00
Account No: xxx8802 <i>Creditor # : 38 Universal Medical imaging 299 Adams Street Bedford Hills NY. 10507</i>	W	7/2004 <i>Medical Bills</i>				\$ 200.00
Account No: <i>Representing: Universal Medical imaging</i>		<i>IC System Inc. 444 Highway 96 East St. Paul MN. 55127</i>				
Account No: 2168 <i>Creditor # : 39 Verizon Wireless 133 calkins Road ROCHESTER NY. 14614</i>	H	1/2002 <i>Utility Bills</i>				\$ 700.00

Sheet No. 7 of 7 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	1,486.00
(Total of this page)	
Total \$	120,810.00

(Report total also on Summary of Schedules)

In re *Chau Hong Le and Nga T Duong*

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

 Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re *Chau Hong Le and Nga T Duong*

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Chau Hong Le and Nga T Duong / Debtor Case No. _____
 (if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES Amy Le	AGE 7 1/2	RELATIONSHIP Daugther
EMPLOYMENT:	DEBTOR		SPOUSE
Occupation Unemployed			employee
Name of Employer			Fieldtex products, INC.
How Long Employed			9 years
Address of Employer			3055 Brighton-Henrietta TL Rd. ROCHESTER NY. 14623
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE	
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 0.00	\$ 1,763.00	
Estimated Monthly Overtime	\$ 0.00	\$ 0.00	
SUBTOTAL	\$ 0.00	\$ 1,763.00	
LESS PAYROLL DEDUCTIONS			
a. Payroll Taxes and Social Security	\$ 0.00	\$ 336.34	
b. Insurance	\$ 0.00	\$ 202.35	
c. Union Dues	\$ 0.00	\$ 0.00	
d. Other (Specify): Garnishment	\$ 0.00	\$ 41.00	
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 579.69	
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 1,183.31	
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00	
Income from Real Property	\$ 0.00	\$ 0.00	
Interest and dividends	\$ 0.00	\$ 0.00	
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00	
Social Security or other government assistance	\$ 0.00	\$ 0.00	
Specify:	\$ 0.00	\$ 0.00	
Pension or retirement income	\$ 0.00	\$ 0.00	
Other monthly income	\$ 0.00	\$ 0.00	
Specify: Unemployment	\$ 982.98	\$ 0.00	
TOTAL MONTHLY INCOME	\$ 982.98	\$ 0.00	
TOTAL COMBINED MONTHLY INCOME	\$ 2,166.29	\$ 1,183.31	
(Report also on Summary of Schedules)			

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Chau Hong Le and Nga T Duong

/ Debtor

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	690.53
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities: Electricity and heating fuel		
Water and sewer	\$	135.00
Telephone	\$	15.00
Other Cellular Phone	\$	38.00
Other Cable	\$	80.00
Other Internet	\$	45.00
Other alarm system	\$	30.00
Home maintenance (Repairs and upkeep)	\$	50.00
Food	\$	500.00
Clothing	\$	150.00
Laundry and dry cleaning	\$	30.00
Medical and dental expenses	\$	30.00
Transportation (not including car payments)	\$	30.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
Charitable contributions	\$	50.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	40.00
Health	\$	0.00
Auto	\$	0.00
Other alarm system	\$	65.00
Other After school care	\$	22.00
Taxes (not deducted from wages or included in home mortgage)	\$	0.00
Specify:		
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	468.00
Other: alarm system	\$	22.00
Other: After school care	\$	40.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other:		
TOTAL MONTHLY EXPENSES	(Report also on Summary of Schedules)	\$ 2,710.53

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re ***Chau Hong Le and Nga T Duong***Case No.
Chapter 7

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 55,000.00		
B-Personal Property	Yes	3	\$ 25,052.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 72,200.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 120,810.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,166.29
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,710.53
Total Number of Sheets in All Schedules ►		19			
			Total Assets ► \$ 80,052.00		
			Total Liabilities ► \$ 193,010.00		

In re *Chau Hong Le and Nga T Duong* / Debtor Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of *20* sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: *1/23/2005*

Signature */s/ Chau Hong Le*
Chau Hong Le

Date: *1/23/2005*

Signature */s/ Nga T Duong*
Nga T Duong

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re ***Chau Hong Le***
and
Nga T Duong

Case No.
 Chapter 7

/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>AMOUNT</u>	<u>SOURCE (if more than one)</u>
Year to date: \$1,200.00 (Wife)	Employment Unemployment
\$685.00 (Husb) Last Year: \$20,000.00 (Wife)	Employment Unemployment/Empoyment Employment Empoymeny
\$7,000.00 (Husb) Year Before \$17,399.00 (Wife)	
\$19,500.00 (Husb)	

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
<i>Kauffmann's vs. Chau Le 2003CV6977</i>	<i>civil Action</i>	<i>Rochester City Court</i>	<i>Judgment in the Amount of \$667.00 Filed 01/05/2003</i>
<i>Discover vs Nga Duong Docket: 2004 cv 28</i>	<i>Civil</i>	<i>Rochester City Court</i>	<i>Judgment for \$14,746.00 filed on 3/2/2004</i>
<i>Sherman Acquisition LP. vs. NGA Duong Docket:2004 CV 6824</i>	<i>Civil</i>	<i>supreme Court, Monroe County</i>	<i>Judgment For \$4,058.00 filed on 8/10/2004</i>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED</u>	<u>DATE OF SEIZURE</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Name: Kaufmann's Dep. Store Address: 300 Sheffield Cent. Lorain, OH. 44055</i>	<i>1/15/2003</i>	<i>Description: Value: Judgment in the Amount of \$667.00 Filed 01/05/2003</i>

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: Maroun G. Ajaka, Esq. Address: 144 Exchange Blvd. Suite 103 Rochester,, NY. 14614</i>	<i>Date of Payment: 1/23/2004 Payor: Chau Hong Le</i>	<i>\$1,000.00 (Including the filling fee and fee for credit report)</i>

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 1/23/2005

Signature /s/ Chau Hong Le
Chau Hong Le

Date 1/23/2005

Signature /s/ Nga T Duong
Nga T Duong

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re *Chau Hong Le and Nga T Duong*Case No.
Chapter 7_____
/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
--

a. Property to Be Surrendered.

Description of Property	Creditor's Name
<i>None</i>	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>None</i>				

Signature of Debtor(s)

Date: 1/23/2005Debtor: /s/ Chau Hong Le

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re *Chau Hong Le and Nga T Duong*Case No.
Chapter 7_____
/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - SPOUSE'S DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
--

a. Property to Be Surrendered.

Description of Property	Creditor's Name
<i>None</i>	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>Toyota 1999 4Runner</i>	<i>ESL, Federal Credit Union</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Signature of Debtor(s)

Date: 1/23/2005Debtor: /s/ Nga T Duong

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re *Chau Hong Le and Nga T Duong*Case No.
Chapter 7_____
/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
--

a. Property to Be Surrendered.

Description of Property	Creditor's Name
<i>211 Wilder Street</i>	<i>HSBC Mortgage</i>

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>None</i>				

Signature of Debtor(s)

Date: 1/23/2005Debtor: /s/ Chau Hong LeDate: 1/23/2005Joint Debtor: /s/ Nga T Duong

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NEW YORK**

In re ***Chau Hong Le***
and
Nga T Duong

Case No.
Chapter 7
Hon.

/ Debtor

STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P.2016(b)

The undersigned, pursuant to F.R.Bankr.P.2016(b), states that:

The undersigned is the attorney for the Debtor(s) in this case.

The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

[X] FLAT FEE

- A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid _____ 1,000.00
- B. Prior to filing this statement, received _____ 1,000.00
- C. The unpaid balance due and payable is _____ 0.00

[X] RETAINER

- A. Amount of retainer received _____ \$1,000.00
- B. The undersigned shall bill against the retainer at an hourly rate of _____ . [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.
- \$ 209.00 of the filing fee has been paid.

In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- D. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other: _____

By agreement with the debtor(s), the above disclosed fee does not include the following services:

The source of the payments to the undersigned was from:

- A. X Debtor(s)' earnings, wages, compensation for services performed
- B. _____ Other (describe, including the identify of payor) _____

The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to paid except as follows:

Dated: 1/23/2005

/s/ Maroun G.Ajaka, Esq.

Attorney for the Debtor(s)

Agreed: /s/ Chau Hong Le

/s/ Nga T Duong

Debt Case 2-05-20274-JCN, Doc 1, Filed 01/23/05 Entered 01/23/05 16:48:25,
Description: Main Document , Page 32 of 37

ESL, Federal Credit Union
100 Kings Higw. suite 1200
ROCHESTER, NY. 14617

HSBC Mortgage
2929 Welden Avenue
Depew, NY. 14043

Arrow Financial Services
5996 West Touhy Avenue
Niles, IL. 60714

Asset Acceptance Corp.
28405 Vandyke Road
Warren, MI. 48093

Chase NA
4915 Independence Avenue
Tampa, FL. 33634

Chase NA
4915 Independence parkway
Tampa, FL. 33634

Circut City
9960 Maylands Drive
Richmond, VA. 23233

Citi Financial
9205 B Midlothian Turnpike
Richmond, VA. 23235

Citibank Master Card
P.O. Box 6500
Sioux falls, SD. 57117

Citibank Visa
P.O. Box 6500
Sioux falls, SD. 57117

Conseco Financial
2144 S 1150 E
Bountiful, UT. 84010

Credit First
6275 EastLand Road
Brook park, OH. 44142

Cross Country Bank
P.O. Box 10001
Huntington, West Virginia 25770

Discover FIN
P.O. Box 15316
Willmington, DE. 19850

Eddie Bauer/Card processing Ce
P.O. Box 9204
Old Bethpage, NY. 11804

First Premier bank
P.O. Box 5524
Sioux Falls, SD. 57117

First USA Bank
3 Christiana Road
Willmington, DE. 19801

Home Depot
P.O. Box 1220
Miami, FL. 33125

HouseHold Bank
P.O. Box 8800
Baltimore, MD. 21288

IC System Inc.
444 Highway 96 East
St. Paul, MN. 55127

Kaufmann's Dep. Store
300 Sheffield Cent.
Lorain, OH. 44055

law Offices of Bradley J. Rephen
17 Squadron Blvd. suite 320
New City, NY. 10956

LORD& TAYLOR
424 5TH Avenue
New York, NY. 10018

Midland Credit Management
8875 Aero Dr. Suite 200
Santiago, CA. 92123

NCO Financial Services
177 W. Sentry PKWY Street
Blue Bell, PA 19422

NY. State Affordable Housing
641 Lexington Avenue
New York, NY. 10022

Palisades Collection
87 South Commerce Way
BethLathem, PA. 18017

Providian Bank
P.O. Box 9023
Pleasanton, CA. 94566

RG&E
89 East Avenue
ROCHESTER, NY. 14618

Sears
P.O. Box 34577
Louisville , KY. 40232

Sherman Acquisition
15 South Main Street Ste 700
Greenville, SC. 29601

Sprint PCS
P.O. Box 62071
Baltimore, MD. 21264

Target
1000 Nicollet Mall
Minneapolis, MN. 55403

The Credit Bureau Of Rochester
P.O. Box 31131
ROCHESTER, NY. 14603

Universal Medical imaging
299 Adams Street
Bedford Hills, NY. 10507

Verizon Wireless
133 calkins Road
ROCHESTER, NY. 14614

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re *Chau Hong Le*
and
Nga T Duong

Case No.
Chapter 7

/ Debtor

Attorney for Debtor: *Maroun G. Ajaka, Esq.*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 1/23/2005

/s/ Chau Hong Le
Debtor

/s/ Nga T Duong
Joint Debtor